

of reporting institutions. The Agencies did not distinguish between the lending characteristics of different charters when averaging the burden. As a result, although the Agencies were careful in their attempt to estimate the burden imposed by CRA on the industry overall, the averages presented do not necessarily reflect the burden experienced by the institutions of any specific agency. For instance, thrift institutions generally report many fewer small business and small farm loans than banks. On the other hand, the number of home mortgage loans reported by the average thrift is higher than that of a bank. These differences in the credit offered by various charters may result in differences between the estimated burden associated with the charters and actual burden experienced. As a whole, however, the Agencies believe that this methodology best expresses the overall aggregate burden imposed on institutions.

Burden Estimates

Title

OCC: Community Reinvestment Act Regulation (12 CFR 25).
OTS: Community Reinvestment Group I.
FRB: Recordkeeping, Reporting, and Disclosure Requirements in Connection with Regulation BB (Community Reinvestment Act).
FDIC: Community Reinvestment Act.

OMB Control Number

OCC: 1557-0160.
OTS: 1550-0012.
FRB: 7100-0197.
FDIC: 3064-0092.

Type of Review: Extension of a currently approved collection without revision.

Form Number: None.

Abstract: This submission covers an extension of the Agencies' currently approved information collections in their CRA regulations. The Agencies need the information collected to fulfill their obligations under the CRA (12 U.S.C. 2901 *et seq.*) to evaluate and assign ratings to the performance of institutions in connection with helping to meet the credit needs of their entire communities, including low- and moderate-income neighborhoods, consistent with safe and sound banking practices. The Agencies use the information in the examination process and in evaluating applications for mergers, branches, and certain other corporate activities. Financial institutions maintain and provide the information to the Agencies.

Affected Public: Businesses or other for-profit; This information collection

will not have a significant economic impact on a substantial number of small entities.

Number of Respondents

OCC:

Small national banks: 1,907.
 Large national banks: 612.
 Total: 2,519.

OTS:

Small thrifts: 849.
 Large thrifts: 305.
 Total: 1,154.

FRB:

Small institutions: 762.
 Large institutions: 227.
 Total: 989.

FDIC:

Small institutions: 5,415.
 Large institutions: 754.
 Total: 6,169.

Total Annual Responses

OCC:

Small national banks: 1,907.
 Large national banks: 612.
 Total: 2,519.

OTS:

Small thrifts: 849.
 Large thrifts: 305.
 Total: 1,154.

FRB: Small institutions: 762.
 Large institutions: 227.
 Total: 989.

FDIC:

Small institutions: 5,415.
 Large institutions: 754.
 Total: 6,169.

Frequency of Response: Annually.

Total Annual Burden Hours

OCC:

Small national banks: 19,070 hours.
 Large national banks: 374,955 hours.
 Total burden: 394,025 hours.

OTS:

Small thrifts: 8,490 hours.
 Large thrifts: 169,035 hours.
 Total: 177,525 hours.

FRB:

Small institutions: 7,620 hours.
 Large institutions: 144,060 hours.
 Total: 151,680 hours.

FDIC:

Small institutions: 54,150 hours.
 Large institutions: 470,711 hours.
 Total: 524,861 hours.

Comments

All comments will become a matter of public record. Comments are invited on:

- (a) Whether the collection of information is necessary for the proper performance of the functions of the agency, including whether the information shall have practical utility;
- (b) The accuracy of the agency's estimate of the burden of the collection of information;

(c) Ways to enhance the quality, utility, and clarity of the information to be collected;

(d) Ways to minimize the burden of the collection on respondents, including through the use of automated collection techniques or other forms of information technology; and

(e) Estimates of capital or start-up costs and costs of operation, maintenance, and purchase of services to provide information.

Dated: May 21, 1999.

Karen Solomon,

Director, Legislative & Regulatory Activities Division, Office of the Comptroller of the Currency.

Dated: May 21, 1999.

By the Office of Thrift Supervision.

Frank R. DiGalleonardo,

Chief Information Officer and Director, Office of Information Systems.

Board of Governors of the Federal Reserve System, May 20, 1999.

Jennifer J. Johnson,

Secretary of the Board.

Dated: May 21, 1999.

Federal Deposit Insurance Corporation.

Robert E. Feldman,

Executive Secretary.

[FR Doc. 99-13567 Filed 5-27-99; 8:45 am]

BILLING CODE OCC: 4810-33-P, OTS: 6720-01-P, FRB: 6210-01-P, FDIC: 6714-01-P

UNITED STATES INFORMATION AGENCY

Culturally Significant Objects Imported for Exhibition Determination

AGENCY: United States Information Agency.

SUBJECT: Culturally significant objects imported for exhibition determinations.

This is an amendment to Notice Regarding Culturally significant Objects Imported for Exhibition in the exhibit entitled "Saints and Sinners: Caravaggio and the Baroque Image." This is to amend **Federal Register** Doc. 98-17529, 63 FR 36037 (July 1, 1998) by adding the following language after the words "through May 24, 1999": "and at the National Gallery of Art, Washington, D.C., from on or about May 30, 1999 to on or about July 18, 1999."

Dated: May 25, 1999.

Les Jin,

General Counsel.

[FR Doc. 99-13689 Filed 5-27-99; 8:45 am]

BILLING CODE 8230-01-M